

STOP FIRE INSURANCE?

This Question is Being Asked By Many Thousands of Sufferers.

MR. ROBT. LECKY SAYS "NO"

Secretary of Virginia State Insurance Company Tells Reasons Why.

A question which is being asked by thousands is whether or not fire insurance companies carrying insurance on the ruined property in San Francisco are liable for the burnt buildings which were demolished first by the earthquake and afterwards destroyed by fire.

When Not Liable.

All the principal eastern fire insurance companies in the United States have business in San Francisco, but no Virginia company has agencies in California.

There are two large local fire insurance companies in San Francisco. The Fireman's Fund, with assets of seven millions, and the Home, with assets of two millions.

The insurance companies paid out \$5,000,000 for the Baltimore fire and it seems as though the San Francisco conflagration would cause even a greater loss.

When They Are Protected.

My opinion is that buildings which did not fail or collapse by earthquake (exclusive of ground) as a result of the first shock are protected by their policies, even though they were destroyed by fire.

Found No Similar Cases.

There are no cases, which I could find in an hour's search, that had any connection with the fall of buildings by earthquake.

FOREIGN CONCERNS ARE HEAVY LOSERS

Fire Insurance Companies Had About \$250,000,000 Risk in San Francisco Itself.

Table with 2 columns: Name of Company, Premiums. Lists companies like London Assurance, Royal, Transatlantic, etc.

Sergeant Bailey Wins.

INSURANCE RISKS IN CALIFORNIA

Figures Which Show the Amounts Carried in the State and Which Indicate the Companies Likely to Suffer Most From the Earthquake and Flames.

According to the thirty-seventh annual report of the State insurance commissioner of California for the year ended December 31, 1904, there were 136 fire and marine insurance companies doing business in the State.

Table with 3 columns: Name and Location, Risks, Premiums. Lists companies like American Central, American Fire, etc.

TIMES-DISPATCH TO SOUTHWEST ON ITS OWN SPECIAL TRAIN

The news of the San Francisco earthquake was an epoch in Virginia Journalism. The Times-Dispatch not only furnished the most complete and best illustrated stories of that calamity to its subscribers, but also furnished special papers to the State at large.

ENTIRE CITIES LOST BY EARTHQUAKES IN PAST

Islands Have Been Tossed Into the Sea and Whole Nations Wiped Out—History of Disasters Here and Elsewhere.

San Francisco's partial destruction has added another thousand names to the long list of earthquake disasters that has been growing steadily through the centuries.

Whole Cities Disappeared.

Japan and its vicinity and South and Central America are the two sections of the world in which earthquakes occur so frequently as to cause no further comment than a comparison of death lists and property losses.

Thousands Died in a Day.

EVERY SUNDAY EXCURSIONS via Norfolk and Western R'y.

ROUND TRIP ONLY \$1.25 TO NORFOLK and \$1.25 TO VIRGINIA BEACH.

Beginning Sunday, April 24th, and each Sunday thereafter during the season, round trip tickets at the above low rates will be sold from Richmond for fast trains leaving York Street Station 8:30 A. M. and 9:00 A. M., and leaving York Street Station 4:30 P. M. and 7:15 P. M.

DESCRIPTION OF SAN FRANCISCO

The Topography of the City and Its Divisions and Sub-divisions.

GREAT REAL ESTATE VALUE

Over Billion and a Half Passed Through Clearing-House.

The following recapitulation of the principal items of interest regarding the city of San Francisco will prove helpful in judging the extent of the damage wrought in that city.

The city occupies the entire northern portion of the peninsula lying between San Francisco bay and the ocean bounded on the south by an east-west line about seven miles from Golden Gate.

Congested Value District.

The built-up portion of the city lies mostly to the east of the main ridge. The congested value district is comparatively level, the elevations ranging from about 20 to 90 only.

Assessed Value.

The assessed value of real estate for 1904 was \$330,382,000. Personal property, \$122,010,300. The established water front line of the city is 48 miles.

MANY DISTURBING SHOCKS IN A YEAR

Since the Beginning of 1905 There Have Been Earthquakes and Volcanic Eruptions.

Since the beginning of 1905 there has been no month entirely free from some form of disturbance of the earth's surface.

The Most Recent Tremors.

A man named Cleokor once prophesied that San Francisco would be destroyed by an earthquake on April 14, 1860.

Mount Shasta Rumbling.

Mount Shasta, California, was reported to have given an unusual quantity of volcanic smoke oozed from the mountain's side at 1:05, April 11.

Widewater Club's Opening.

The annual outing of the Widewater Club will be made to Widewater next Wednesday. These outings are always popular with the members of the club and are looked for as one of the chief events of the year.

I.B. M. Co.

An Unusual Sale of High-Grade Hosiery.

Attractively Low Priced.

Ladies' garter top, gauge hose, fast black hose; an unusual value. Special, 25c.

Ladies' extra fine gauge garter top gauge hose; a regular 50c value. Special, 35c, or 2 pairs for \$1.00.

Ladies' thin and gauzy boot and all-over lace hose, in new and very tasty patterns; value, 50c. Special, 35c.

Ladies' unusually fine and sheer boot and all-over lace hose, in white, black and tan, and in an immense assortment of new and very tasty patterns, 50c.

Ladies' extra fine and sheer boot and all-over lace hose, in white, black and tan; new and tasty patterns, 25c.

Children's lace hose, extra fine gauge, colors white and tan. Special value, 12 1-2c.

Infants' lace hose, in new and handsome patterns, 25c.

Ladies' gauge silk hose, extra fine gauge, in all colors and black and white; a \$2.00 value. Special, \$1.00.

Ladies' Silked Lisle Hose, Two Special Bargains.

Extra fine gauge, thin and webby; double heels, soles and toes: The 50c kinds now ..... 39c The 75c kinds now ..... 50c

Embroidered Silk Hose, Our Own Exclusive Designs.

Embroidered gauge silk hose, in entirely new and various designs. Special values, \$2.50, \$2.00 to \$12.00.

Italy, and ruined many houses. The population died. The earthquakes in Italy were ascribed to the activity of Mount Vesuvius.

Mount Pelee Active.

Close upon these disturbances came the widespread shocks in February, beginning on the third and continuing through the month. Mount Pelee was active again.

Further south the earthquake became a disaster. The earthquake in Colombia, where for seven minutes the town was shaken.

IMPROVE OAKEN BROW.

Herring Selling for One Dollar a Thousand.

FRIDRICKSBURG, VA., April 19.—Dr. J. H. Low, of Chicago, who some time ago purchased "Oaken Brow," a beautiful estate on the Rappahannock River, in King George county, has contracted with Mr. P. P. Stearns, of this city, for additions and improvements to the residence to cost about \$15,000.

1,096,000 LIVES EARTHQUAKE RERORD

Figures Compiled Since 1137 Show Vast Number of Human Beings Sacrificed.

Since 1137, when the first reliable records apparently were made of such disasters, 1,096,000 persons have lost their lives by earthquakes.

LEGAL NOTICE.

STATE OF VIRGINIA—IN THE CIRCUIT COURT OF HENRICO COUNTY.

Clifford W. Fuller, Executor of the last will and testament of George S. Gordon, deceased, legate and trustee, under said will, do hereby certify for said George S. Gordon, under appointment of the Probate Court of Henrico county, in the State of Virginia.

Myrtle R. Gordon, now Myrtle R. Gordon, widow of Rhea G. Gordon, an infant under 21 years of age; Mamie S. Gordon, Elizabeth G. Hanna and Daniel R. Hanna, her husband; Harry S. Gordon, William Gordon, Elsie Gordon Stelle and Morton B. Stelle, her husband, Defendants.

The object of this suit is to administer upon, settle and distribute the estate of said George S. Gordon, deceased, in accordance with his last will and testament, including in said settlement the trust funds held by said Clifford W. Fuller, trustee, under the appointment of the Probate Court of Henrico county, in the State of Ohio, as aforesaid.